

**KEYCARD FOR AUTOMATING TRANSACTION REQUESTS****CROSS-REFERENCE TO RELATED APPLICATIONS**

[0001] This application claims priority to U.S. Application No. 10/411,971, filed April 11, 2003, which claims priority to U.S. Application No. 09/641,363 filed August 18, 2000, which claims priority to U.S. Provisional Application No. 60/149,740 filed August 19, 1999, all of which are incorporated herein by reference. This application also claims priority to U.S. Application No. 10/253,243 filed September 24, 2002, which claims priority to U.S. Provisional Application No. 60/324,333 filed September 24, 2001 and U.S. Provisional Application No. 60/396,404 filed July 15, 2002, all of which are incorporated herein by reference. This application is related to International Application No. PCT/US02/30281 filed September 24, 2002, U.S. Application No. 10/655,828 filed September 5, 2003, and the application entitled "System And Method For Confirming Transaction Or Billing Communications" filed November 5, 2003 under Attorney Docket No. 64243.000017, all of which are incorporated herein by reference.

**FIELD OF THE INVENTION**

[0002] The present invention is generally related to processing transaction requests. More particularly, the present invention is related to the distribution of personal identification numbers (PINs) and/or stored-value cards between a plurality of users and a central processor over a communication network.

[0003] A customer may select a particular PIN defined by a variety of categories, such as a product type, amount, and brand name or product or service provider. A merchant may be required to specify each category of the requested PIN by making a series of successive category selections in order to process the request. In the present invention, selecting a particular keycard may replace the conventional steps of making selections within those categories during the process of requesting a stored-value card or PIN.